

I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to: No Fee Amendment, Commissioner of Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on the date indicated below.

Date: August 22, 2007

Signed:

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: GRAFF-US-04

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

---

Inventor : GRAFF, Richard, A.  
Serial No. : 10/580,083  
Filed : 19 November 2004  
For : COMPUTER CONTROL OF NON-DEBT FUNDING  
SYSTEM FOR HOME FINANCE  
Priority Date : 21 November 2003

---

MS: No Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

S I R :

Transmitted herewith for filing in the above-identified patent application are the following:

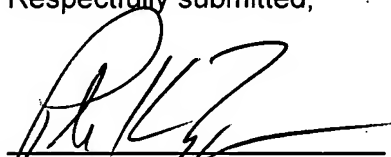
1. Information Disclosure Statement; and
2. PTO-1449 Form and all 10 pieces of art cited thereon.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Serial No. 10/580,083  
Atty. Ref. Graff-US-04  
Art Unit Unknown

Please direct all correspondence to the undersigned at the address given below.

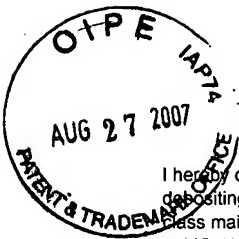
Respectfully submitted,

A handwritten signature in black ink, appearing to read 'PK Trzyna', written over a horizontal line.

Peter K. Trzyna  
(Reg. No. 32,601)

Date: August 22, 2007

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824



I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: No Fee Amendment, Commissioner of Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: GRAFF-US-04

Date: August 22, 2007

Signed:

Peter K. Trzyna (32,601)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

---

Inventor : GRAFF, Richard, A.  
Serial No. : 10/580,083  
Filed : 19 November 2004  
For : COMPUTER CONTROL OF NON-DEBT FUNDING  
SYSTEM FOR HOME FINANCE  
Priority Date : 21 November 2003

---

MS: No Fee Amendment  
Honorable Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. In those cases from which the instant case claims priority, particularly Serial No. 10/719,474, filed November 21, 2003, Applicant has previously submitted patents, publications, and/or other information of which the inventor is aware to help make this information of record. The Examiner is reminded to check those files for such materials.

It is respectfully requested that his Information Disclosure Statement be entered

and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record.

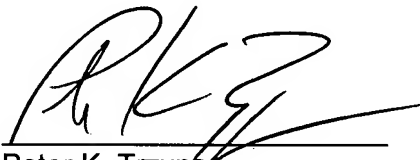
In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed before receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee should not be due. Should any fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,

Date: August 22, 2007

  
Peter K. Trzyna  
(Reg. No. 32,601)

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824

Form PTO-1449 (modified)

Atty. Docket No. Graff-US-04

Serial No.  
10/580,083

List of Patents and Publications for Applicant's

Applicant: GRAFF, Richard A.

INFORMATION DISCLOSURE STATEMENT

Filing Date:

November 19, 2004

Group:

(Use several sheets if necessary)

U.S. Patent Documents  
See Page 1Foreign Patent Documents  
See Page 1Other Art  
See Page 1

## U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1	US 2003/0225665	Dec. 4, 2003	Gross et al.	705	36	Apr. 17, 2003
	A2	5,802,501	Sep. 1, 1998	Graff	705	36	Jan. 12, 1994
	A3						

## Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1	JP2003141355A	05-2003	Japan	G06F	17/60	Yes
	B2						

## Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	"Office Action" USPTO, Mailed: June 20, 2005, for Ser. No. 10/719,474, which was filed on November 21, 2003.
	C2	"Office Action" USPTO, Mailed: February 14, 2006, for Ser. No. 10/719,474, which was filed on November 21, 2003.
	C3	"Office Action" USPTO, Mailed: August 28, 2006, for Ser. No. 10/719,474, which was filed on November 21, 2003.
	C4	"Notice of Allowance" USPTO, for Ser. No. 10/719,474, which was filed on November 21, 2003.
	C5	"Principles of Shariah Concerning Islamic Investment Funds," USMANI, Mufti Tai, <a href="http://web.archive.org/web/20010126191600">http://web.archive.org/web/20010126191600</a> February 6, 2006 9 pages
	C6	Seyad Shariat Finance, 26 March 2003, printed through <a href="http://www.archive.org">www.archive.org</a>
	C7	"Shariah Financing Eases Muslims' Minds, Harrison, David, 21 August 2002

EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

C: 56468(GRAFF-PCT-US-04.1449FORM(3).DOC)

